

**Information to identify the case:**

Debtor 1	<u>Julio Lamberty</u>	Social Security number or ITIN	xxx-xx-2472
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-22340-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Julio Lamberty

10/3/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Julio Lamberty  
Debtor

Case No. 19-22340-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 03, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db	+ Julio Lamberty, 3 Ulysses Street, Parsippany, NJ 07054-4830
aty	+ Keith B McLennan, Miller, Turetsky, Rule & McLennan, 3770 Ridge Pike, Second Floor, Collegeville, PA 19426-3170
518313556	+ Brentwood Plaza Shopping Center, 1595-1659 Route 23 South, Wayne, NJ 07470-7535
518921080	Keith B. McLennan, Miller, Turetsky, Rule & McLennan, 3770 Ridge Pike, Collegeville, PA 19426-3170
518313561	+ Lamberty Corp., d/b/a Cherry Blow Dry Bar, 3 Ulysses Street, Parsippany, NJ 07054-4830
518921085	+ McCabe Weisberg & Conway, 216 Haddon Ave Ste 201, Westmont, NJ 08108-2818
518313562	+ Michele Steepy, 3 Ulysses St., Parsippany, NJ 07054-4830
518313567	+ Seabo Franchising, LLC, 1415 Route 70 East, Ste. 100, Cherry Hill, NJ 08034-2227
518430833	+ Wilmington Savings Fund Society, FSB, Attn: Keith B. McLennan, Esq., 3770 Ridge Pike, Collegeville, PA 19426-3170

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Oct 03 2024 20:43:28	Norgaard, O'Boyle & Hannon, 184 Grand Avenue, 184 Grand Avenue, Englewood, NJ 07631-3578
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2024 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 03 2024 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518354031	Email/PDF: bncnotices@becket-lee.com	Oct 03 2024 21:03:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518313555	+ Email/PDF: bncnotices@becket-lee.com	Oct 03 2024 21:03:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518430118	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518313558	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518313559	EDI: CITICORP	Oct 04 2024 00:31:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518430119	EDI: Q3G.COM	Oct 04 2024 00:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518313560	+ EDI: IRS.COM	Oct 04 2024 00:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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518313557	EDI: JPMORGANCHASE	Oct 04 2024 00:25:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518359729	+ Email/Text: RASEBN@raslg.com	Oct 03 2024 20:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518921082	^ MEBN	Oct 03 2024 20:42:26	KML Law Group, 701 Market St., Ste 5000, Philadelphia, PA 19106-1541
518313563	Email/Text: EBN@Mohela.com	Oct 03 2024 20:42:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
518313565	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 03 2024 20:43:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
518337685	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 03 2024 20:43:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518313566	+ Email/Text: Loan.OpsServ@quorumfcu.org	Oct 03 2024 20:42:00	Quorum Fed Cr Un, 2 Manhattanville Rd, Purchase, NY 10577-2113
518313564	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 03 2024 20:42:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518424965	+ EDI: AIS.COM	Oct 04 2024 00:31:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518313569	+ Email/Text: Bankruptcy@wsfsbank.com	Oct 03 2024 20:43:00	Wilmington Savings Fund Society, 500 Delaware Avenue, Wilmington, DE 19801-1490

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518315874		Landlord
518313568	##+	Sofia Lamberty, 585 Mt. Prospect Ave., Apt. D2, Newark, NJ 07104-1563

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	

District/off: 0312-2

User: admin

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on behalf of Debtor Julio Lamberty bhannon@norgaardfirm.com  
amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian  
g.b124931@notify.bestcase.com

Brian Gregory Hannon

on behalf of Attorney Norgaard O'Boyle & Hannon bhannon@norgaardfirm.com,  
amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian  
g.b124931@notify.bestcase.com

Brian Gregory Hannon

on behalf of Plaintiff Julio Lamberty bhannon@norgaardfirm.com  
amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian  
g.b124931@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

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bkgroup@kmlawgroup.com

Kevin Gordon McDonald

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Marie-Ann Greenberg

magecf@magtrustee.com

Marisa Myers Cohen

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Mark E Norgaard

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amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

Melissa S DiCerbo

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Steven P. Kelly

on behalf of Defendant Quorum Federal Credit Union skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12